

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: RAMIREZ, JOSE A  
RAMIREZ, ROSANNA

§ Case No. 09-47971

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$335,285.00  
(without deducting any secured claims)

Assets Exempt: \$69,725.00

Total Distribution to Claimants: \$173,290.43

Claims Discharged

Without Payment: \$55,549.73

Total Expenses of Administration: \$113,151.15

3) Total gross receipts of \$ 301,441.58 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2** ), yielded net receipts of \$286,441.58 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$356,647.00	\$140,000.00	\$140,000.00	\$140,000.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	118,723.17	113,151.15	113,151.15
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	83,861.98	44,285.31	44,285.31	33,290.43
<b>TOTAL DISBURSEMENTS</b>	\$440,508.98	\$303,008.48	\$297,436.46	\$286,441.58

4) This case was originally filed under Chapter 7 on December 18, 2009.  
The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/20/2011 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Federal tax refund-scheduled	1124-000	1,433.00
PI complaint-scheduled	1142-000	300,000.00
Interest Income	1270-000	8.58
<b>TOTAL GROSS RECEIPTS</b>		<b>\$301,441.58</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Jose Ramirez	Payment of exemption per court order	8100-002	15,000.00
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$15,000.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Home Eq	4110-000	250,086.00	N/A	N/A	0.00
NOTFILED	U.S. Bank	4110-000	1,500.00	N/A	N/A	0.00
NOTFILED	Regions Mortgage	4110-000	83,003.00	N/A	N/A	0.00
NOTFILED	GMAC	4110-000	11,767.00	N/A	N/A	0.00
NOTFILED	Will County Treasurer	4110-000	10,291.00	N/A	N/A	0.00
	Sedgwick CMS a/s/o ATT&T	4210-000	N/A	140,000.00	140,000.00	140,000.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$356,647.00</b>	<b>\$140,000.00</b>	<b>\$140,000.00</b>	<b>\$140,000.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	17,572.02	12,000.00	12,000.00
Stotis & Baird	3210-600	N/A	100,000.00	100,000.00	100,000.00
Stotis & Baird	3210-600	N/A	1,151.15	1,151.15	1,151.15
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	118,723.17	113,151.15	113,151.15

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	American Infosource Lp As Agent for Target	7100-000	6,679.02	6,955.93	6,955.93	5,228.96
2	American Infosource Lp As Agent for Citibank South	7100-000	12,519.81	12,870.13	12,870.13	9,674.81
3	Chase Bank USA, N.A.	7100-000	2,430.02	2,489.49	2,489.49	1,871.41
4	Chase Bank USA, N.A.	7100-000	N/A	5,571.71	5,571.71	4,188.40
5	Chase Bank USA, N.A.	7100-000	10,999.26	5,609.10	5,609.10	4,216.51
6	State Farm Bank	7100-000	6,679.02	8,122.28	8,122.28	6,105.73

7	GE Money Bank/o Recovery Management Systems	7100-000	N/A	2,666.67	2,666.67	2,004.61
NOTFILED	Citicard Processing Center	7100-000	4,780.13	N/A	N/A	0.00
NOTFILED	Citicard Processing Center	7100-000	2,584.14	N/A	N/A	0.00
NOTFILED	Home Depot Processing Center	7100-000	7,045.69	N/A	N/A	0.00
NOTFILED	Target Mail Stop	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Menards	7100-000	2,356.90	N/A	N/A	0.00
NOTFILED	Union Plus Credit Union	7100-000	8,000.00	N/A	N/A	0.00
NOTFILED	Chase Card Member Services	7100-000	15,411.91	N/A	N/A	0.00
NOTFILED	Carson Pirie Scott Retail Services	7100-000	1,194.54	N/A	N/A	0.00
NOTFILED	Best Buy Reward Zone	7100-000	726.89	N/A	N/A	0.00
NOTFILED	Best Buy Retail Services	7100-000	2,454.65	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			83,861.98	44,285.31	44,285.31	33,290.43

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-47971

Trustee: (520196) MICHAEL G. BERLAND

Case Name: RAMIREZ, JOSE A  
RAMIREZ, ROSANNA

Filed (f) or Converted (c): 12/18/09 (f)

§341(a) Meeting Date: 01/28/10

Period Ending: 10/20/11

Claims Bar Date: 09/07/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	14701 Meadow Lake, Plainfield-scheduled	290,000.00	0.00	DA	0.00	FA
2	Cash-scheduled	55.00	0.00	DA	0.00	FA
3	TCF checking-shceduled	75.00	0.00	DA	0.00	FA
4	TCF savings-scheduled	5.00	0.00	DA	0.00	FA
5	Valley Bell checking-scheduled	125.00	0.00	DA	0.00	FA
6	Valley Bell savings-schuduled	5.00	0.00	DA	0.00	FA
7	Security deposit-scheduled	140.00	0.00	DA	0.00	FA
8	Household goods-scheduled	1,100.00	0.00	DA	0.00	FA
9	China set-scheduled	50.00	0.00	DA	0.00	FA
10	Miscellaneous DVD & CD-scheduled	50.00	0.00	DA	0.00	FA
11	Wearing apparel-scheduled	225.00	0.00	DA	0.00	FA
12	Wedding rings and jewelry-scheduled	450.00	0.00	DA	0.00	FA
13	Exercise equipment-scheduled	125.00	0.00	DA	0.00	FA
14	Term life insurance-scheduled	0.00	0.00	DA	0.00	FA
15	401k-scheduled	12,000.00	0.00	DA	0.00	FA
16	union pension-scheduled	Unknown	0.00	DA	0.00	FA
17	Federal tax refund-scheduled	6,500.00	0.00		1,433.00	FA
18	workers comp-scheduled	15,000.00	0.00	DA	0.00	FA
19	PI complaint-scheduled	0.00	Unknown		300,000.00	Unknown
20	2005 Montana-scheduled	4,500.00	0.00	DA	0.00	FA
21	2007 Pontiac-scheduled	10,500.00	0.00	DA	0.00	FA
22	Pet-scheduled	15.00	0.00	DA	0.00	FA
23	Computer-scheduled	300.00	0.00	DA	0.00	FA
24	Above ground pool-schedueld	500.00	0.00	DA	0.00	FA
25	Yard & hand tools-scheduled	65.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		8.58	Unknown
26	Assets Totals (Excluding unknown values)	\$341,785.00	\$0.00		\$301,441.58	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 09-47971 **Trustee:** (520196) MICHAEL G. BERLAND  
**Case Name:** RAMIREZ, JOSE A **Filed (f) or Converted (c):** 12/18/09 (f)  
RAMIREZ, ROSANNA **§341(a) Meeting Date:** 01/28/10  
**Period Ending:** 10/20/11 **Claims Bar Date:** 09/07/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

**Major Activities Affecting Case Closing:**

The Trustee employed special counsel in connection with a personal injury case. The case was settled.

**Initial Projected Date Of Final Report (TFR):** December 31, 2014

**Current Projected Date Of Final Report (TFR):** December 31, 2014

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-47971

Case Name: RAMIREZ, JOSE A  
RAMIREZ, ROSANNA

Taxpayer ID #: \*\*-\*\*\*8397

Period Ending: 10/20/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*71-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/11/10	{17}	June, Prodehl & Renzi	Payment of non exempt portion of tax refund	1124-000	1,433.00		1,433.00
08/25/10	{19}	State Farm	Partial payment of settlement per court order	1142-000	160,000.00		161,433.00
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.89		161,434.89
09/13/10	{19}	State Farm	Payment of balance of settlement per court order	1142-000	140,000.00		301,434.89
09/15/10		To Account #9200*****7166	Transfer to pay liens	9999-000		140,000.00	161,434.89
09/15/10	1001	Stotis & Baird	Payment of attorney fee for special counsel per court order	3210-600		100,000.00	61,434.89
09/15/10	1002	Stotis & Baird	Payment of expenses for special counsel per court order	3210-600		1,151.15	60,283.74
09/15/10	1003	Jose Ramirez	Payment of exemption per court order	8100-002		15,000.00	45,283.74
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.84		45,286.58
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.53		45,288.11
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.70		45,288.81
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.38		45,289.19
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.38		45,289.57
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.34		45,289.91
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.38		45,290.29
04/13/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.14		45,290.43
04/13/11		To Account #9200*****7166	Transfer for prupose of final distribution	9999-000		45,290.43	0.00

<b>ACCOUNT TOTALS</b>	<b>301,441.58</b>	<b>301,441.58</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	185,290.43	
<b>Subtotal</b>	<b>301,441.58</b>	<b>116,151.15</b>	
Less: Payments to Debtors		15,000.00	
<b>NET Receipts / Disbursements</b>	<b>\$301,441.58</b>	<b>\$101,151.15</b>	



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-47971

Case Name: RAMIREZ, JOSE A  
RAMIREZ, ROSANNA

Taxpayer ID #: \*\*-\*\*\*8397

Period Ending: 10/20/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*71-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/15/10		From Account #9200*****7165	Transfer to pay liens	9999-000	140,000.00		140,000.00
09/23/10	101	Sedgwick CMS a/s/o ATT&T	Payment in full of workers compensation lien Claim A725002851-0001-01	4210-000		140,000.00	0.00
04/13/11		From Account #9200*****7165	Transfer for prupose of final distribution	9999-000	45,290.43		45,290.43
04/21/11	102	MICHAEL G. BERLAND	Dividend paid 100.00% on \$12,000.00, Trustee Compensation; Reference:	2100-000		12,000.00	33,290.43
04/21/11	103	American Infosource Lp As Agent for Target	Dividend paid 75.17% on \$6,955.93; Claim# 1; Filed: \$6,955.93; Reference:	7100-000		5,228.96	28,061.47
04/21/11	104	American Infosource Lp As Agent for Citibank South Dakota	Dividend paid 75.17% on \$12,870.13; Claim# 2; Filed: \$12,870.13; Reference:	7100-000		9,674.81	18,386.66
04/21/11	105	Chase Bank USA, N.A.	Dividend paid 75.17% on \$2,489.49; Claim# 3; Filed: \$2,489.49; Reference:	7100-000		1,871.41	16,515.25
04/21/11	106	Chase Bank USA, N.A.	Dividend paid 75.17% on \$5,571.71; Claim# 4; Filed: \$5,571.71; Reference:	7100-000		4,188.40	12,326.85
04/21/11	107	Chase Bank USA, N.A.	Dividend paid 75.17% on \$5,609.10; Claim# 5; Filed: \$5,609.10; Reference:	7100-000		4,216.51	8,110.34
04/21/11	108	State Farm Bank	Dividend paid 75.17% on \$8,122.28; Claim# 6; Filed: \$8,122.28; Reference:	7100-000		6,105.73	2,004.61
04/21/11	109	GE Money Bank/o Recovery Management Systems	Dividend paid 75.17% on \$2,666.67; Claim# 7; Filed: \$2,666.67; Reference:	7100-000		2,004.61	0.00

<b>ACCOUNT TOTALS</b>	<b>185,290.43</b>	<b>185,290.43</b>	<b>\$0.00</b>
Less: Bank Transfers	185,290.43	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>185,290.43</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$185,290.43</b>	

Net Receipts :	301,441.58
Less Payments to Debtor :	15,000.00
Net Estate :	\$286,441.58

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # 9200-*****71-65	301,441.58	101,151.15	0.00
Checking # 9200-*****71-66	0.00	185,290.43	0.00
	<b>\$301,441.58</b>	<b>\$286,441.58</b>	<b>\$0.00</b>